

**Information to identify the case:**

Debtor 1	<b>Terra Nat'e Futrell</b>	Social Security number or ITIN	<b>xxx-xx-5429</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>16-30155-KLP</b>			

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terra Nat'e Futrell

April 8, 2021

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Terra Nat'e Futrell  
Debtor

Case No. 16-30155-KLP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Apr 08, 2021

User: baumgartn  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2021:**

Recip ID	Recipient Name and Address
db	+ Terra Nat'e Futrell, 5542 Old Warson Drive, North Chesterfield, VA 23237-3931
13214504	+ Anderson Financial Services LLC Loan Max, 3440 Preston Ridge Rd, Ste 500, Alpharetta, GA 30005-3823
13204989	+ Occidental Development, Godwin Jones & Price PC, 20 S Auburn Avenue, Richmond, VA 23221-2910
13204990	+ Ocwen Loan Sevicng Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
13204992	Rent-A-Center, 630 W. Southside Plaza S, Richmond, VA 23224-1721

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 09 2021 03:43:00	Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
13204981	+ EDI: AAEO.COM	Apr 09 2021 03:43:00	Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
13204982	+ EDI: RMCB.COM	Apr 09 2021 03:43:00	Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
13204983	+ Email/PDF: HCABKNotifications@resurgent.com	Apr 09 2021 02:18:04	CJW Medical Center, PO Box 740760, Cincinnati, OH 45274-0760
13210955	+ EDI: AISACG.COM	Apr 09 2021 03:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347
13473319	+ Email/Text: bkr@taxva.com	Apr 09 2021 02:08:00	Commonwealth of Virginia, Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
13204984	+ Email/Text: bkaudit@amracounts.com	Apr 09 2021 02:06:00	Credit Collections Inc/AMR, Po Box 60607, Oklahoma City, OK 73146-0607
13204986	+ EDI: IIC9.COM	Apr 09 2021 03:43:00	IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378
13252049	EDI: IRS.COM	Apr 09 2021 03:43:00	Department of Treasury, P.O. Box 219236, Kansas City, MO 64121-9236
13346806	EDI: JEFFERSONCAP.COM	Apr 09 2021 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13204987	EDI: JEFFERSONCAP.COM	Apr 09 2021 03:43:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-0000
13248575	EDI: Q3G.COM	Apr 09 2021 03:43:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
13204991	+ Email/Text: colleen.atkinson@rmscollect.com	Apr 09 2021 02:08:00	Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

District/off: 0422-7

User: baumgartn

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Date Rcvd: Apr 08, 2021

Form ID: 3180W

Total Noticed: 21

13204993	+ EDI: DRIV.COM	Apr 09 2021 03:43:00	Triad Financial Corp/Santander, Attn: Bankruptcy Department, Po Box 105255, Atlanta, GA 30348-5255
13204994	+ Email/Text: bkr@taxva.com	Apr 09 2021 02:08:00	Virginia Dept. of Taxation, Post Office Box 26406, Richmond, VA 23260-6406
13204995	+ EDI: BLUESTEM	Apr 09 2021 03:43:00	Webbank/fingerhut Fres, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13204985	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13204988	##+	Loan Max, 3009 Hull St., Richmond, VA 23224-3529

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2021 at the address(es) listed below:

Name	Email Address
Carl M. Bates	station01@richchap13.com station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
James E. Kane	on behalf of Debtor Terra Nat'e Futrell jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com

TOTAL: 2